



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [COLUMBIA BANK MHC](#)

City/State [FAIR LAWN, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [9,064,006](#)

Peer Group Number: [2](#) Number in Peer Group: [145](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[COLUMBIA BANK MHC](#)
[19-01 ROUTE 208 NORTH](#)
[FAIR LAWN, NJ 07410](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	8,930,383	8,560,517	8,736,947	7,069,424	6,342,285
Net income (\$000)	29,896	12,794	34,957	30,098	12,274
Number of BHCs in peer group	145	146	147	146	154

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.49	2.86	19	2.45	3.04	16	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10
+ Non-interest income	0.53	0.94	25	0.28	0.91	13	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12
- Overhead expense	1.59	2.32	9	1.71	2.49	11	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37
- Provision for credit losses	-0.07	-0.03	38	0.36	0.56	34	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53
+ Securities gains (losses)	-0.01	0.01	4	0.01	0.03	57	0	0.02	44	0.03	0.01	88	0	0	69
+ Other tax equivalent adjustments	0	0	14	0	0	11	0	0	86	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.47	1.70	29	0.67	0.96	25	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1
Net operating income	0.67	1.30	5	0.30	0.77	16	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0
Net income	0.67	1.31	5	0.30	0.77	16	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0
Net income (Subchapter S adjusted)				1.49		1.12		1.27			1.41				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.40	38	3.82	4.03	29	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11
Interest expense	0.60	0.32	89	1.16	0.71	91	1	0.57	91	1.36	1.02	83	1.05	0.81	78
Net interest income (tax equivalent)	2.69	3.05	19	2.66	3.26	14	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.05	63	0.09	0.11	60	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47
Earnings coverage of net loan and lease losses (X)	35.99	-10.45	66	14.68	41.28	39	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.32	36	1.11	1.22	46	1.21	1.35	41	1	0.94	63	1.25	0.94	83
Allowance for loan and lease losses / Total loans and leases	1.16	1.31	36	1.11	1.21	46	1.21	1.33	43	1	0.93	63	1.25	0.93	83
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07	0.58	7	0.20	0.60	14	0.13	0.67	8	0.12	0.56	11	0.06	0.57	5
30-89 days past due loans and leases / Total loans and leases	0.14	0.18	52	0.29	0.27	61	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
Liquidity and Funding															
Net noncore funding dependence	6.87	-3.20	80	15.33	5.81	78	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77
Net short-term noncore funding dependence	2.83	-6.28	78	9.05	0.49	74	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67
Net loans and leases / Total assets	65.63	65.71	43	73.37	71.37	55	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Capitalization															
Tier 1 leverage ratio	9.27	9.56	44	8.97	9.63	35	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76
Holding company equity capital / Total assets	7.80	10.44	11	6.80	10.29	6	6.98	10.51	5	5.40	11.37	1	7.79	11.21	5
Total equity capital (including minority interest) / Total assets	11.40	10.49	65	11.61	10.35	72	11.50	10.57	66	12	11.43	58	14.53	11.30	89
Common equity tier 1 capital / Total risk-weighted assets	13.34	12.69	66	12.50	12.12	61	13.09	12.44	66	11.28	12.50	34	15.38	12.37	85
Net loans and leases / Equity capital (X)	8.42	6.47	89	10.79	7.17	95	9.96	6.79	93	13.88	6.55	99	9.44	6.70	92
Cash dividends / Net income	0	22.10	9	0	38.61	9	0	29.42	7	0	25.65	7	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)		18.06			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	1.11	7.24	23	28.51	18.76	79	7.43	16.11	16	22.39	8.66	88	16.26	9.35	79
Equity capital	15.96	8.26	89	11.03	8.26	70	38.85	8.42	97	-15.19	12.19	1	10.45	12.50	59
Net loans and leases	-9.55	-0.86	9	30.28	15.42	86	-0.42	9.99	14	24.66	8.63	89	11.93	10.51	66
Noncore funding	-30.80	-28.42	43	1.24	9.77	45	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.97	104.95	36	99.97	104.70	33	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34
Cash from ops + noncash items + op expense / Op expense + dividends	20	138.87	16	0	144.11	2	-10	138.81	2	-210	152.31	2	1,970	123.74	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	117,094	129,718	256,086	218,480	190,524	-9.73	53.41
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	117,094	129,718	256,086	218,480	190,524	-9.73	53.41
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	117,094	129,718	256,086	218,480	190,524	-9.73	53.41
Investment interest income (tax equivalent).....	17,803	18,681	36,403	39,118	32,485	-4.70	135.99
Interest on balances due from depository institutions.....	141	215	413	594	1,175	-34.42	39.60
Interest income on other earning assets.....	1,122	2,130	3,661	3,597	2,761	-47.32	45.53
Total interest income (tax equivalent)	136,160	150,744	296,563	261,789	226,945	-9.67	60.67
Interest on time deposits of \$250K or more	1,824	4,098	6,716	6,526	3,446	-55.49	
Interest on time deposits < \$250K.....	9,225	17,750	31,951	34,333	22,151	-48.03	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,681	9,894	16,579	20,691	13,926	-42.58	36.56
Interest on other borrowings and trading liabilities.....	8,161	13,617	24,807	28,098	23,281	-40.07	-17.35
Interest on subordinated debt and mandatory convertible securities	0	560	747	187	0	-100.00	
Total interest expense.....	24,891	45,919	80,800	89,835	62,804	-45.79	13.95
Net interest income (tax equivalent).....	111,269	104,825	215,763	171,954	164,141	6.15	76.90
Non-interest income.....	23,709	11,956	28,327	27,249	20,200	98.30	182.12
Adjusted operating income (tax equivalent)	134,978	116,781	244,090	199,203	184,341	15.58	89.30
Overhead expense.....	70,843	73,191	150,534	126,822	144,130	-3.21	53.31
Provision for credit losses.....	-3,042	15,304	18,448	4,224	6,677		
Securities gains (losses)	-281	371	371	2,376	116		
Other tax equivalent adjustments	-1	-3	1	0	0		
Pretax net operating income (tax equivalent).....	65,529	28,713	76,247	71,074	33,650	128.22	163.40
Applicable income taxes	17,800	6,853	18,652	16,362	10,921	159.74	113.61
Tax equivalent adjustments	0	0	3	0	0		
Applicable income taxes (tax equivalent).....	17,800	6,853	18,655	16,362	10,921	159.74	113.61
Minority interest	17,833	9,066	22,635	24,614	10,455	96.70	
Net income before discontinued operations, net of minority interest	29,896	12,794	34,957	30,098	12,274	133.67	80.70
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	29,896	12,794	34,957	30,098	12,274	133.67	80.70
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	47,729	21,860	57,592	54,712	22,729	118.34	188.48
Investment securities income (tax equivalent).....	17,803	18,681	36,403	39,118	32,485	-4.70	135.99
US Treasury and agency securities (excluding mortgage-backed securities)	397	592	913	2,064	1,631	-32.94	6.15
Mortgage-backed securities	16,273	16,487	32,558	34,152	28,403	-1.30	186.85
All other securities	1,133	1,602	2,932	2,902	2,451	-29.28	-24.32
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct													
Percent of Average Assets																
Interest income (tax equivalent)	3.05	3.18	30	3.52	3.75	26	3.39	3.53	31	3.70	4.19	10	3.58	4.08	11	
Less: Interest expense	0.56	0.30	89	1.07	0.67	89	0.92	0.54	91	1.27	0.95	82	0.99	0.75	78	
Equals: Net interest income (tax equivalent)	2.49	2.86	19	2.45	3.04	16	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	
Plus: Non-interest income	0.53	0.94	25	0.28	0.91	13	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	
Equals: adjusted operating income (tax equivalent)	3.02	3.78	11	2.73	3.91	13	2.79	3.96	13	2.82	4.16	11	2.91	4.27	8	
Less: Overhead expense	1.59	2.32	9	1.71	2.49	11	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	
Less: Provision for credit losses	-0.07	-0.03	38	0.36	0.56	34	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	4	0.01	0.03	57	0	0.02	44	0.03	0.01	88	0	0	69	
Plus: other tax equivalent adjustments	0	0	14	0	0	11	0	0	86	0	0	46	0	0	45	
Equals: Pretax net operating income (tax equivalent)	1.47	1.70	29	0.67	0.96	25	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	
Less: Applicable income taxes (tax equivalent)	0.40	0.37	59	0.16	0.21	34	0.21	0.27	37	0.23	0.35	17	0.17	0.32	12	
Less: Minority interest	0.40	0	99	0.21	0	98	0.26	0	98	0.35	0	99	0.16	0	98	
Equals: Net operating income	0.67	1.30	5	0.30	0.77	16	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
Equals: Net income	0.67	1.31	5	0.30	0.77	16	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	
Memo: Net income (last four quarters)	0.58	1.23	4	0.36	0.98	6	0.40	0.97	7	0.43	1.19	4	0.19	1.22	0	
Net income—BHC and noncontrolling (minority) interest	1.07	1.31	24	0.51	0.78	29	0.66	0.97	18	0.77	1.19	17	0.36	1.22	0	
Margin Analysis																
Average earning assets / Average assets	92.53	94.04	26	92.09	93.41	31	92.15	93.47	33	93.32	93.22	48	94.18	93.23	61	
Average interest-bearing funds / Average assets	70.06	65.79	68	72.42	69.51	61	71.25	68.25	62	74	70.66	64	75.60	70.70	67	
Interest income (tax equivalent) / Average earning assets	3.30	3.40	38	3.82	4.03	29	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	
Interest expense / Average earning assets	0.60	0.32	89	1.16	0.71	91	1	0.57	91	1.36	1.02	83	1.05	0.81	78	
Net interest income (tax equivalent) / Average earning assets	2.69	3.05	19	2.66	3.26	14	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	
Yield or Cost																
Total loans and leases (tax equivalent)	3.77	4.08	24	4.03	4.49	22	3.99	4.28	27	4.19	4.98	8	4.04	4.85	8	
Interest-bearing bank balances	0.08	0.12	9	0.52	0.57	42	0.25	0.32	33	6.91	2.26	98	0.94	1.88	8	
Federal funds sold and reverse repos		0.14			0.59			0.43			2.02			1.50		
Trading assets		0.42			0.75			0.80			0.49			0.70		
Total earning assets	3.30	3.42	38	3.82	3.99	30	3.68	3.80	34	3.97	4.47	14	3.80	4.33	14	
Investment securities (tax equivalent)	1.99	1.88	62	2.69	2.54	66	2.54	2.32	68	2.86	2.74	61	2.71	2.69	52	
US Treasury and agency securities (excluding mortgage-backed securities)	1.07	1.27	39	2.74	2.27	74	2.43	1.87	74	2.70	2.54	58	2.23	2.20	65	
Mortgage-backed securities	1.83	1.49	80	2.62	2.30	80	2.46	2.05	82	2.77	2.54	79	2.59	2.44	72	
All other securities	2.73	2.66	56	4.03	3.16	84	3.58	3.24	72	4.04	3.80	62	3.92	3.74	63	
Interest-bearing deposits	0.57	0.32	87	1.11	0.80	78	0.92	0.62	85	1.34	1.13	72	0.98	0.85	65	
Time deposits of \$250K or more	1.07	0.90	70	1.95	1.86	55	1.67	1.60	51	1.92	2.13	27	1.67	1.57	56	
Time deposits < \$250K	1.19	0.87	79	2.15	1.71	90	1.95	1.49	89	2.29	1.91	82	1.68	1.42	76	
Other domestic deposits	0.31	0.19	84	0.70	0.50	78	0.55	0.36	83	0.94	0.86	60	0.60	0.64	51	
Foreign deposits		0.57			1.44			1.24			2.53			1.85		
Federal funds purchased and repos		0.11			0.53			0.37			1.23			3.60	1.03	94
Other borrowed funds and trading liabilities	2.19	0.56	88	2.15	0.60	91	2.18	0.55	91	2.46	1.03	84	2.09	2.10	55	
All interest-bearing funds	0.80	0.47	88	1.48	0.96	91	1.30	0.79	93	1.72	1.34	77	1.31	1.06	71	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income	23,709		11,956		28,327		27,249		20,200			
Fiduciary activities income	0		0		0		0		0			
Service charges on deposit accounts - domestic	1,872		2,209		4,100		4,988		4,342			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	679		461		830		661		876			
Insurance activities revenue.....	3,123		2,227		5,034		4,981		4,297			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	594		566		1,206		1,085		1,187			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	10,968		1,562		5,400		781		511			
Other non-interest income.....	6,473		4,931		11,757		14,753		8,987			
Total overhead expenses	70,843		73,191		150,534		126,822		144,130			
Personnel expense.....	45,380		47,176		96,439		81,046		67,110			
Net occupancy expense.....	9,953		9,399		18,972		16,022		14,386			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0			
Other operating expenses.....	15,510		16,616		35,123		29,754		62,634			
Fee income on mutual funds and annuities.....	425		281		447		307		0			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	615		668		603		663		611			
Average personnel expense per employee.....	73.79		70.62		159.93		122.24		109.84			
Average assets per employee.....	14,520.95		12,815.15		14,489.13		10,662.78		10,380.17			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.79	0.51	84	2.35	0.61	84	1.58	0.51	83	1.13	0.66	79
Overhead expenses / Net Interest Income + non-interest income	52.49	59.77	17	62.68	61.89	53	61.67	61.22	53	63.66	61.79	61
Percent of Average Assets												
Total overhead expense	1.59	2.32	9	1.71	2.49	11	1.72	2.48	12	1.79	2.59	12
Personnel expense.....	1.02	1.36	15	1.10	1.44	19	1.10	1.42	20	1.15	1.50	19
Net occupancy expense.....	0.22	0.27	28	0.22	0.30	19	0.22	0.30	18	0.23	0.32	19
Other operating expenses.....	0.35	0.67	6	0.39	0.72	9	0.40	0.73	8	0.42	0.76	9
Overhead less non-interest income	1.06	1.34	24	1.43	1.53	42	1.40	1.44	45	1.41	1.65	27
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	52.48	57.80	22	62.67	60.15	61	61.67	58.93	67	63.66	59.91	70
Personnel expense.....	33.62	33.60	58	40.40	34.68	79	39.51	33.88	85	40.69	34.17	83
Net occupancy expense.....	7.37	7.04	56	8.05	7.20	59	7.77	7.04	62	8.04	7.50	58
Other operating expenses.....	11.49	16.92	8	14.23	17.75	20	14.39	17.57	24	14.94	17.93	25
Total non-interest income	17.57	22.60	35	10.24	21.21	19	11.61	23.45	19	13.68	19.83	29
Fiduciary activities income	0	2.03	24	0	1.37	24	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	1.39	2.77	27	1.89	2.85	37	1.68	2.67	34	2.50	3.21	39
Trading revenue.....	0	0.05	39	0	0.14	44	0	0.10	39	0	0.07	41
Investment banking fees and commissions.....	0.50	0.98	50	0.39	1.01	46	0.34	1.03	42	0.33	0.91	47
Insurance activities revenue.....	2.31	0.58	85	1.91	0.45	86	2.06	0.41	88	2.50	0.37	91
Venture capital revenue.....	0	0	47	0	0	49	0	0	48	0	0	50
Net servicing fees	0.44	0.51	67	0.48	-0.19	82	0.49	0	81	0.54	0.22	82
Net securitization income	0	0	49	0	0	50	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	8.13	3.90	82	1.34	4.33	40	2.21	5.55	44	0.39	2.27	32
Other non-interest income.....	4.80	7.51	33	4.22	7.35	31	4.82	7.76	29	7.41	7.41	54
Overhead less non-interest income	34.92	34.94	48	52.44	38.09	88	50.07	34.63	86	49.99	39.47	82
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.16	21.17	90	23.87	18.84	76	24.46	20.30	75	23.02	21.51	60
Applicable income tax + TE / Pretax net operating income + TE	27.16	22.50	82	23.87	22.28	53	24.47	22.51	63	23.02	23.31	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		5,543,978	5,760,077	5,433,634	5,712,277	4,649,769	-3.75	48.59
Commercial and industrial loans		472,314	889,367	752,781	486,203	335,738	-46.89	162.51
Loans to individuals		2,717	1,600	1,506	1,986	1,107	69.81	88.42
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		0	0	0	0	0		
Other loans and leases		0	0	0	0	0		-100.00
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		6,019,009	6,651,044	6,187,921	6,200,466	4,986,614	-9.50	53.83
Less: Allowance for loan and lease losses		69,897	74,014	74,675	61,708	62,342	-5.56	30.59
Net loans and leases		5,949,112	6,577,030	6,113,246	6,138,758	4,924,272	-9.55	54.16
Debt securities that reprice or mature in over 1 year		1,848,956	1,299,794	1,382,286	1,254,669	1,186,051	42.25	183.67
Mutual funds and equity securities		3,923	4,580	5,288	2,795	1,891	-14.34	35.70
Subtotal		7,801,991	7,881,404	7,500,820	7,396,222	6,112,214	-1.01	72.85
Interest-bearing bank balances		328,036	170,850	365,830	28,224	5,677	92.00	2345.66
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		195,603	152,128	197,385	129,426	108,959	28.58	104.20
Trading assets		0	0	0	0	0		
Total earning assets		8,325,630	8,204,382	8,064,035	7,553,872	6,226,850	1.48	80.09
Non-interest-bearing cash and due from depository institutions		59,187	54,967	57,118	47,315	36,518	7.68	86.48
Premises, fixed assets, and leases		75,450	77,588	75,974	72,967	52,050	-2.76	98.99
Other real estate owned		0	0	0	0	92		-100.00
Investment in unconsolidated subsidiaries		0	0	0	0	0		
Intangible and other assets		603,739	627,524	598,063	513,129	374,127	-3.79	132.12
Total assets		9,064,006	8,964,461	8,795,190	8,187,283	6,689,637	1.11	82.95
Quarterly average assets		9,013,901	8,874,994	8,917,427	7,786,044	6,628,882	1.57	83.23
Average loans and leases (YTD)		6,208,952	6,430,870	6,423,160	5,213,534	4,711,159	-3.45	60.01
Memoranda								
Loans held-for-sale		0	9,639	4,146	0	8,081	-100.00	-100.00
Loans not held-for-sale		6,019,009	6,641,405	6,183,775	6,200,466	4,978,533	-9.37	53.98
Real estate loans secured by 1–4 family		2,248,984	2,633,006	2,363,737	2,558,262	2,276,190	-14.58	9.95
Commercial real estate loans		3,294,993	3,127,071	3,069,897	3,154,015	2,373,579	5.37	95.49
Construction and land development		260,933	326,177	328,444	298,684	261,246	-20.00	53.98
Multifamily		1,003,955	810,893	808,276	902,932	702,820	23.81	120.16
Nonfarm nonresidential		2,030,105	1,990,001	1,933,177	1,952,399	1,409,513	2.02	91.51
Real estate loans secured by farmland		0	0	0	0	0		
Total investment securities		2,048,482	1,456,502	1,584,959	1,386,890	1,296,901	40.64	172.96
U.S. Treasury securities		35,318	31,074	20,876	35,280	49,301	13.66	71.97
US agency securities (excluding mortgage-backed securities)		39,408	5,598	9,673	27,107	28,261	603.97	10.91
Municipal securities		19,303	1,886	16,862	2,284	987	923.49	87.06
Mortgage-backed securities		1,885,551	1,330,226	1,458,113	1,245,638	1,158,744	41.75	203.24
Asset-backed securities		0	4,298	4,670	4,605	4,250	-100.00	-100.00
Other debt securities		64,979	78,840	69,477	69,181	53,467	-17.58	23.10
Mutual funds and equity securities		3,923	4,580	5,288	2,795	1,891	-14.34	35.70
Available-for-sale securities		1,642,414	1,177,925	1,316,951	1,098,339	1,034,758	39.43	118.85
U.S. Treasury securities		35,318	31,074	20,876	35,280	49,301	13.66	71.97
US agency securities (excluding mortgage-backed securities)		4,538	5,598	4,673	7,107	4,856	-18.94	-87.23
Municipal securities		19,303	1,886	16,862	2,284	987	923.49	87.06
Mortgage-backed securities		1,518,276	1,056,229	1,200,393	979,882	920,006	43.74	144.17
Asset-backed securities		0	4,298	4,670	4,605	4,250	-100.00	-100.00
Other debt securities		64,979	78,840	69,477	69,181	53,467	-17.58	23.10
Mutual funds and equity securities		0	0	0	0	1,891		-100.00
Held-to-maturity securities appreciation (depreciation)		9,580	15,839	14,370	3,748	-7,301	-39.52	
Available-for-sale securities appreciation (depreciation)		25,965	44,988	39,441	13,694	-16,370	-42.28	130.64
Structured notes, fair value		55,655	59,428	60,127	45,071	31,802	-6.35	174.92
Pledged securities		814,341	1,009,710	1,042,679	698,039	419,708	-19.35	281.67

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,548,441	371,937	341,474	256,882	180,764	316.32	492.47
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	1,498,600	1,759,577	1,591,273	1,589,046	1,417,475	-14.83	
MMDA and other savings accounts	3,750,940	4,063,680	4,511,948	3,411,929	2,563,897	-7.70	68.76
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	6,797,981	6,195,194	6,444,695	5,257,857	4,162,136	9.73	110.08
Time deposits of \$250K or more	316,539	424,467	367,093	424,098	282,842	-25.43	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	502,336	720,086	496,082	1,005,826	759,600	-30.24	311.75
Other borrowings w/remaining maturity over 1 year	240,384	386,276	296,329	377,365	429,580	-37.77	-49.29
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	1,059,259	1,530,829	1,159,504	1,807,289	1,472,022	-30.80	-8.73
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	6,963	23,617	6,953	23,831	0	-70.52	-86.49
Other liabilities	166,588	173,657	172,579	115,609	83,232	-4.07	188.13
Total liabilities	8,030,791	7,923,297	7,783,731	7,204,586	5,717,390	1.36	78.23
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	68,337	68,520	68,038	0	0	-0.27	
Retained earnings	720,536	635,202	655,477	553,057	637,729	13.43	49.33
Accumulated other comprehensive income	-43,267	-53,207	-69,625	-68,735	-71,897		
Other equity capital components	-39,033	-41,165	-39,908	-42,119	-44,455		
Total holding company equity capital	706,573	609,350	613,982	442,203	521,377	15.96	57.55
Noncontrolling (minority) interest in subsidiaries	326,642	431,814	397,477	540,494	450,870	-24.36	563,075.86
Total equity capital, including minority interest	1,033,215	1,041,164	1,011,459	982,697	972,247	-0.76	130.35
Total liabilities and capital	9,064,006	8,964,461	8,795,190	8,187,283	6,689,637	1.11	82.95
Memoranda							
Non-interest-bearing deposits	1,548,441	1,355,091	1,387,768	994,555	753,557	14.27	162.38
Interest-bearing deposits	5,566,079	5,264,570	5,424,020	4,687,400	3,691,421	5.73	76.68
Total deposits	7,114,520	6,619,661	6,811,788	5,681,955	4,444,978	7.48	90.20
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	613,982	442,203	442,203	521,377	472,035		
Accounting restatements	0	0	0	0	0		
Net income	29,896	12,794	34,957	30,098	12,274		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	26,358	15,528	-890	3,162	-6,487		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	36,337	138,825	137,712	-112,434	43,555		
Holding company equity capital, ending balance	706,573	609,350	613,982	442,203	521,377		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	61.16	47.38	83	64.25	48.99	82	61.78	48.33	82	69.77	52.67	87	69.51	53.63	83
Commercial and industrial loans	5.21	11.46	13	9.92	14.96	30	8.56	13.47	29	5.94	11.45	23	5.02	11.42	16
Loans to individuals	0.03	2.05	6	0.02	2.29	6	0.02	2.29	6	0.02	2.71	6	0.02	2.65	5
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.40	17	0	0.47	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	0	1.35	19	0	1.29	22	0	1.39	21	0	1.08	22	0	2.64	2
Net loans and leases.....	65.63	65.71	43	73.37	71.37	55	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Debt securities over 1 year.....	20.40	16.22	70	14.50	12.18	65	15.72	13.53	64	15.32	13.66	63	17.73	13.20	74
Mutual funds and equity securities	0.04	0.07	64	0.05	0.06	67	0.06	0.05	68	0.03	0.06	55	0.03	0.05	58
Subtotal	86.08	82.54	65	87.92	84.41	70	85.28	83.47	55	90.34	86.76	80	91.37	87.24	83
Interest-bearing bank balances	3.62	7.78	29	1.91	5.87	21	4.16	6.78	38	0.34	2.97	7	0.08	2.30	5
Federal funds sold and reverse repos	0	0.04	40	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.16	1.85	66	1.70	1.97	56	2.24	2.03	66	1.58	2.10	54	1.63	2.14	59
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	91.85	93.19	27	91.52	92.83	29	91.69	92.98	29	92.26	92.39	51	93.08	92.24	62
Non-interest cash and due from depository institutions.....	0.65	1.04	25	0.61	1.08	21	0.65	1.07	25	0.58	1.14	18	0.55	1.25	17
Other real estate owned.....	0	0.02	16	0	0.04	11	0	0.03	13	0	0.04	10	0	0.04	18
All other assets.....	7.49	5.68	81	7.87	5.99	81	7.66	5.87	79	7.16	6.41	61	6.37	6.39	52
Memoranda															
Short-term investments	5.78	10.40	30	3.60	8.34	21	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22
U.S. Treasury securities.....	0.39	0.30	76	0.35	0.19	80	0.24	0.19	80	0.43	0.29	78	0.74	0.37	83
US agency securities (excluding mortgage-backed securities)	0.43	1.61	34	0.06	0.98	23	0.11	1.28	22	0.33	1.25	40	0.42	1.67	40
Municipal securities	0.21	3.34	21	0.02	2.64	12	0.19	2.96	23	0.03	2.58	10	0.01	2.66	11
Mortgage-backed securities	20.80	9.74	90	14.84	8.33	87	16.58	8.52	87	15.21	9.38	82	17.32	8.73	87
Asset-backed securities	0	0.45	31	0.05	0.27	70	0.05	0.35	69	0.06	0.30	72	0.06	0.26	73
Other debt securities	0.72	0.62	66	0.88	0.55	74	0.79	0.60	68	0.84	0.53	72	0.80	0.52	74
Loans held-for-sale.....	0	0.34	8	0.11	0.56	31	0.05	0.58	23	0	0.39	8	0.12	0.29	60
Loans held for investment	66.41	65.68	44	74.09	70.96	59	70.31	69.07	49	75.73	72.01	64	74.42	73.24	52
Real estate loans secured by 1–4 family	24.81	13.58	85	29.37	15.05	85	26.88	14.47	84	31.25	16.02	87	34.03	16.83	89
Revolving	1.14	1.66	43	1.42	1.96	46	1.33	1.79	45	1.71	2.24	48	1.99	2.43	50
Closed-end, secured by first liens	22.91	11.38	87	26.86	12.48	89	24.60	12.11	85	28.28	13.07	89	30.51	13.60	90
Closed-end, secured by junior liens	0.76	0.22	93	1.09	0.31	93	0.95	0.27	94	1.26	0.37	94	1.53	0.41	94
Commercial real estate loans	36.35	30.82	71	34.88	30.76	64	34.90	30.65	66	38.52	33.26	68	35.48	33.39	61
Construction and land development	2.88	4.24	34	3.64	4.65	40	3.73	4.32	45	3.65	5	36	3.91	4.78	47
Multifamily	11.08	5.19	85	9.05	4.68	83	9.19	5.03	83	11.03	4.76	86	10.51	5.12	83
Nonfarm nonresidential	22.40	19.97	63	22.20	19.93	66	21.98	19.97	60	23.85	21.85	61	21.07	21.85	45
Real estate loans secured by farmland.....	0	0.81	11	0	0.85	11	0	0.85	11	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	92.11	71.52	94	86.60	68.15	88	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	92.11	71.52	94	86.60	68.15	88	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91
Real estate loans secured by 1–4 family.....	37.36	20.62	85	39.59	21.04	87	38.20	20.91	85	41.26	22.29	87	45.65	23.13	88
Revolving	1.71	2.56	45	1.91	2.76	42	1.88	2.61	45	2.25	3.13	46	2.67	3.34	49
Closed-end.....	35.66	17.71	89	37.68	17.91	90	36.32	17.94	87	39.01	18.71	90	42.97	19.33	90
Commercial real estate loans	54.74	46.80	75	47.02	43.14	65	49.61	44.23	70	50.87	46.16	63	47.60	45.57	57
Construction and land development.....	4.34	6.48	31	4.90	6.52	34	5.31	6.26	44	4.82	6.97	35	5.24	6.53	43
1–4 family.....	0.57	1.22	34	0.98	1.40	51	1.02	1.14	56	1.23	1.47	56	1.72	1.52	65
Other	3.76	5.06	37	3.92	5.04	37	4.29	4.94	44	3.59	5.34	33	3.52	4.90	36
Multifamily.....	16.68	7.60	86	12.19	6.37	84	13.06	7.01	84	14.56	6.42	87	14.09	6.76	85
Nonfarm nonresidential	33.73	30.55	60	29.92	28.11	59	31.24	29.04	56	31.49	30.59	55	28.27	30.16	39
Owner-occupied.....	7.63	10.50	28	7.12	9.61	28	7.24	10	29	7.87	10.68	29	5.88	10.31	20
Other.....	26.10	19.68	78	22.80	18.11	76	24	18.53	76	23.61	19.36	74	22.38	19.35	67
Real estate loans secured by farmland.....	0	1.31	11	0	1.24	11	0	1.30	11	0	1.38	11	0	1.27	10
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	7.85	17.90	12	13.37	21.54	25	12.17	19.85	27	7.84	16.16	17	6.73	16.21	16
Loans to individuals	0.05	3.38	6	0.02	3.41	6	0.02	3.53	5	0.03	4	6	0.02	3.89	5
Credit card loans	0.03	0.03	76	0	0.03	32	0	0.03	66	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.67	17	0	0.71	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases.....	0	2.11	19	0	1.89	22	0	2.07	21	0	1.48	22	0	3.74	2
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	619.31	466.69	84	673.62	493.71	86	632.22	473.75	85	742.42	493.53	93	573.82	505.61	67
Real estate loans secured by 1–4 family.....	251.23	134.41	85	307.92	152.34	87	275.03	142.34	86	332.49	151.03	89	280.90	161.34	82
Revolving	11.49	16.52	45	14.85	20.05	47	13.56	17.81	47	18.15	21.25	53	16.45	23.52	47
Closed-end.....	239.74	115.32	86	293.07	129.93	90	261.46	122.21	88	314.35	127.10	92	264.46	134.73	87
Commercial real estate loans	368.08	302.67	74	365.70	312.13	68	357.19	302.08	70	409.92	311.74	78	292.92	316.03	42
Construction and land development.....	29.15	41.97	32	38.15	47.15	42	38.22	42.85	48	38.82	46.63	46	32.24	44.92	36
1–4 family.....	3.86	7.74	35	7.64	9.84	53	7.31	7.52	58	9.92	9.52	59	10.55	10.21	62
Other	25.29	33.01	40	30.50	36.48	44	30.90	33.94	48	28.90	35.90	42	21.69	33.75	32
Multifamily.....	112.15	49.96	85	94.83	47.28	85	94.05	48.67	85	117.35	44.76	88	86.73	48.38	82
Nonfarm nonresidential	226.78	197.97	64	232.72	203.73	64	224.93	198.42	62	253.75	206.64	73	173.95	208.15	34
Owner-occupied.....	51.31	67.49	33	55.39	69.16	36	52.12	67.98	36	63.45	71.54	42	36.21	70.68	19
Other	175.47	126.96	79	177.34	130.32	78	172.82	125.78	80	190.30	130.65	81	137.74	134.17	55
Real estate loans secured by farmland.....	0	8.06	11	0	8.48	11	0	8.35	11	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	52.76	114.08	15	104.01	154.44	31	87.59	133.93	32	63.19	106.70	31	41.43	107.07	12
Loans to individuals	0.30	20.19	7	0.19	22.72	6	0.18	22.15	6	0.26	24.83	6	0.14	24.45	5
Credit card loans	0.18	0.17	75	0	0.21	32	0	0.20	67	0	0.24	32	0	0.24	32
Agricultural loans.....	0	3.83	17	0	4.68	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	0	13.49	19	0	13.44	22	0	13.62	21	0	10.25	22	0	25.58	2
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.81	36.08	82	40.53	33.40	72	42.99	34	76	43.49	35.38	75	42.09	35.09	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	321.47	233.35	80	315.28	241.60	74	309.53	232.08	78	350.48	239.13	84	259.01	243.62	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	372.78	304.90	73	370.67	315.12	69	361.64	304.52	72	413.93	315.15	77	295.22	318.90	42

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	5.78	10.40	30	3.60	8.34	21	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22
Liquid assets	25.90	22.17	68	17.77	17.64	55	21.73	19.32	61	16.90	16.28	61	19.11	15.56	67
Investment securities	22.60	18.87	69	16.25	14.73	63	18.02	16.07	62	16.94	16.41	56	19.39	16.02	70
Net loans and leases	65.63	65.71	43	73.37	71.37	55	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Net loans, leases and standby letters of credit	65.65	66.09	40	73.40	71.74	53	69.53	69.67	43	75.02	72.78	57	73.61	73.71	46
Core deposits	75	78.86	22	69.11	73.75	26	73.28	76.49	29	64.22	71.61	21	62.22	69.97	20
Noncore funding	11.69	8.06	74	17.08	13.25	70	13.18	10.29	66	22.07	14.61	80	22	16.58	72
Time deposits of \$250K or more	3.49	3.01	65	4.73	3.78	65	4.17	3.37	67	5.18	4.33	69	4.23	4.28	58
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.72	21	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.53	30	0	0.67	29	0	0.59	32	0	0.75	25	0	0.97	21
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	5.54	0.67	94	8.03	1.76	91	5.64	1.06	90	12.29	2.75	94	11.35	3.63	90
Earning assets that reprice within 1 year	17.33	31.76	10	13.74	31.27	5	17.16	31.93	8	15.12	33.16	8	13.43	32.35	8
Interest-bearing liabilities that reprice within 1 year	15.05	13.65	72	17.49	16.01	72	17.11	14.04	75	15.78	18.54	56	16.56	18.20	60
Long-term debt that reprices within 1 year	0	0.05	41	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	2.28	17.40	17	-3.75	14.91	17	0.04	17.03	17	-0.66	13.71	20	-3.13	12.98	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.87	-3.20	80	15.33	5.81	78	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77
Net short-term noncore funding dependence	2.83	-6.28	78	9.05	0.49	74	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67
Short-term investment / Short-term noncore funding	70.32	323.58	24	31.18	146.06	21	70.07	230.45	35	12.50	78.10	14	11.92	62.28	20
Liquid assets - short-term noncore funding / Nonliquid assets	23.86	22.52	54	7.55	11.45	42	16.09	16.27	51	1.80	6.90	40	5.85	4.17	58
Net loans and leases / Total deposits	83.62	78.71	60	99.36	88.39	77	89.75	84.20	63	108.04	90.96	90	110.78	92.88	89
Net loans and leases / Core deposits	87.51	83.94	60	106.16	97.80	68	94.86	91.10	58	116.75	102.55	78	118.31	106.50	70
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.16	0.50	75	2.03	1.14	77	1.83	0.88	78	0.53	0.36	73	-0.98	-0.47	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.15	2.10	69	5.76	3.84	74	5.03	3.63	71	1.93	1.28	72	-2.19	-1.95	38
Structured notes appreciation (depreciation) / Tier 1 capital	0.18	-0.01	92	0.06	-0.02	92	0.14	0.03	86	0.01	-0.02	78	-0.09	-0.04	14
Percent of Investment Securities															
Held-to-maturity securities	19.63	5.71	85	18.81	6.32	82	16.58	5.36	84	20.60	7.25	83	20.21	10.76	76
Available-for-sale securities	80.18	92.95	16	80.87	92.05	19	83.09	93.39	16	79.19	91.33	17	79.79	88.32	25
U.S. Treasury securities	1.72	1.65	73	2.13	1.51	80	1.32	1.22	77	2.54	2.07	78	3.80	2.08	80
US agency securities (excluding mortgage-backed securities)	1.92	9.81	30	0.38	7.21	21	0.61	8.39	19	1.95	8.16	36	2.18	11	33
Municipal securities	0.94	17.74	20	0.13	17.50	10	1.06	18.61	20	0.16	15.40	10	0.08	16.63	10
Mortgage-backed securities	92.05	54.62	95	91.33	56.49	95	92	54.48	93	89.82	57.07	93	89.35	54.50	93
Asset-backed securities	0	2.44	31	0.30	1.54	70	0.29	1.97	68	0.33	1.70	72	0.33	1.54	72
Other debt securities	3.17	3.80	62	5.41	4.07	69	4.38	4.34	65	4.99	3.73	68	4.12	3.75	69
Mutual funds and equity securities	0.19	0.51	60	0.31	0.49	65	0.33	0.44	67	0.20	0.49	55	0.15	0.41	60
Debt securities 1 year or less	9.55	11.27	57	10.44	13.85	50	12.45	13.69	58	9.33	13.55	49	8.40	13.91	49
Debt securities 1 to 5 years	17.48	18.32	53	21.83	19.89	60	19.68	20.49	53	17.57	23.43	40	14.37	23.42	37
Debt securities over 5 years	72.78	66.71	51	67.41	61.58	51	67.54	61.87	51	72.90	58.63	69	77.08	58.36	74
Pledged securities	39.75	38.80	53	69.32	47.76	73	65.79	44.55	72	50.33	43.76	58	32.36	42.20	38
Structured notes, fair value	2.72	0.22	94	4.08	0.04	97	3.79	0.03	97	3.25	0.09	95	2.45	0.15	92
Percent Change from Prior Like Quarter															
Short-term investments	62.13	42.70	65	165.72	139.78	68	257.26	136.94	78	37.52	32.84	65	64.19	16.28	82
Investment securities	40.64	30.46	64	3.94	9.89	45	14.28	16.36	49	6.94	4.80	60	36.49	8.02	89
Core deposits	9.73	14.37	26	42.25	22.99	90	22.57	23.17	54	26.33	9.96	88	0.65	10.40	12
Noncore funding	-30.80	-28.42	43	1.24	9.77	45	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,072,652	962,912	1,146,351	1,186,159	913,299
Commit: Secured commercial real estate loans	269,414	211,492	302,797	396,393	367,529
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	4,662	0	529	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,588	3,189	1,613	3,329	0
Commercial and similar letters of credit	12,142	10,036	9,393	8,371	7,004
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	751,743	824,567	783,402	763,756	356,645
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.83	16.36	23	10.74	15.78	22	13.03	16.09	33	14.49	16.97	34	13.65	17.31	30
Standby letters of credit	0.02	0.31	9	0.04	0.31	11	0.02	0.31	8	0.04	0.36	11	0	0.35	2
Commercial and similar letters of credit	0.13	0.01	94	0.11	0.01	95	0.11	0.01	93	0.10	0.01	92	0.10	0.01	92
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	8.29	3.98	76	9.20	4.37	76	8.91	3.72	78	9.33	2.95	84	5.33	6.51	55
Interest rate contracts	8.29	3.87	76	9.20	4.21	76	8.91	3.62	78	9.33	2.87	84	5.33	6.40	55
Interest rate futures and forward contracts	0	0.14	38	0	0.33	37	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.16	36	0	0.35	36	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	45	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	8.29	3.09	79	9.20	2.79	82	8.91	2.58	83	9.33	2.19	85	5.33	5.18	60
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	17.28	25.18	21	14.97	23.96	17	17.85	24.20	25	22.75	24.81	41	19.39	25.18	29

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	751,743	824,567	783,402	763,756	356,645
Interest rate contracts	751,743	824,567	783,402	763,756	356,645
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	751,743	824,567	783,402	763,756	356,645
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	751,743	824,567	783,402	763,756	356,645
Interest rate contracts	751,743	824,567	783,402	763,756	356,645
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	751,743	749,567	783,401	673,757	356,645
One year or less	75,000	0	40,000	0	0
Over 1 year to 5 years	357,865	379,830	399,708	269,818	250,000
Over 5 years	318,878	369,737	343,693	403,939	106,645
Gross negative fair value (absolute value)	28,156	50,911	42,384	17,512	3,944
Gross positive fair value.....	12,551	23,285	19,425	5,851	1,342
Held for trading.....	0	0	0	0	0
Non-traded.....	12,551	23,285	19,425	5,851	1,342
Current credit exposure on risk-based capital derivative contracts	12,551	23,285	19,425	5,851	1,342
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	100	99.88	57	100	99.90	56	100	99.50	58	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	0.11	44	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.07	45	0	0	47
Futures and forwards	0	10.53	15	0	16.21	15	0	15.03	15	0	14.06	16	0	11.75	16
Written options	0	7.49	15	0	12.26	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	0	7.49	15	0	12.21	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	1.26	36	0	1.85	33	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	1.26	36	0	1.81	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	100	78.96	89	100	69.08	90	100	71.83	91	100	64.61	90	100	65.42	91
Held for trading	0	22.18	34	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	20.79	34	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded	100	77.82	65	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	77.64	69	100	86.12	67	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0	46	0	0	46	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	48	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	100	82.49	82	90.90	70.94	63	100	79.60	75	88.22	80.07	47	100	82.85	77
One year or less	9.98	12.18	62	0	16.71	13	5.11	15.52	50	0	15.20	15	0	12.75	13
Over 1 year to 5 years	47.60	21.55	78	46.06	18.62	82	51.02	19.75	88	35.33	22.92	69	70.10	22.66	90
Over 5 years	42.42	38.27	50	44.84	31.71	62	43.87	32.47	58	52.89	34.12	67	29.90	36.28	45
Gross negative fair value (absolute value)	3.75	1.91	85	6.17	3.20	86	5.41	2.84	84	2.29	1.30	80	1.11	0.66	75
Gross positive fair value	1.67	1.55	58	2.82	2.37	65	2.48	2.25	58	0.77	1.14	41	0.38	1.10	17
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.01	86	0.07	0.01	86	0.05	0.01	87	0.02	0	88	0.01	0.01	65
Gross positive fair value (X)	0.02	0.01	81	0.03	0.01	82	0.02	0.01	83	0.01	0	83	0	0.01	43
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.02	0	88	0.03	0	89	0.02	0	91	0.01	0	88	0	0.01	54
Current credit exposure (X)	0.02	0.01	74	0.03	0.02	70	0.02	0.02	72	0.01	0.01	67	0	0	54
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.16	71	0.39	0.33	67	0.34	0.27	69	0.10	0.10	65	0.03	0.06	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	74,675	61,708	61,708	62,342	58,178
Gross losses	2,855	3,359	6,172	5,354	3,220
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,119	361	691	496	707
Net losses	1,736	2,998	5,481	4,858	2,513
Provision for loan and lease losses	-3,042	15,304	18,448	4,224	6,677
Adjustments	0	0	0	0	0
Ending balance	69,897	74,014	74,675	61,708	62,342
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.07	-0.03	38	0.36	0.55	34	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53
Provision for loan and lease losses / Average loans and leases	-0.10	-0.04	39	0.48	0.76	31	0.29	0.53	19	0.08	0.16	32	0.14	0.16	51
Provision for loan and lease losses / Net loan and lease losses	-175.23	62.34	31	510.47	1,122.38	42	336.58	672.96	38	86.95	142.73	31	265.70	182.69	75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.32	36	1.11	1.22	46	1.21	1.35	41	1	0.94	63	1.25	0.94	83
Allowance for loan and lease losses / Total loans and leases	1.16	1.31	36	1.11	1.21	46	1.21	1.33	43	1	0.93	63	1.25	0.93	83
Allowance for loan and lease losses / Net loans and leases losses (X)	20.13	49.92	51	12.34	33.72	43	13.62	25.33	44	12.70	17.18	61	24.81	21.35	75
Allowance for loan and lease losses / Nonaccrual assets	1,620.24	417.11	92	548.17	317.15	83	915.58	336.78	89	836.72	315.75	86	2,235.28	285.36	98
ALLL / 90+ days past due + nonaccrual loans and leases	1,620.24	376.57	93	548.17	286.97	86	915.58	293.46	91	836.72	283.41	87	2,235.28	259.30	99
Gross loan and lease losses / Average loans and leases	0.09	0.10	59	0.10	0.15	48	0.10	0.16	40	0.10	0.16	40	0.07	0.15	33
Recoveries / Average loans and leases	0.04	0.05	54	0.01	0.04	26	0.01	0.04	20	0.01	0.05	18	0.02	0.05	24
Net losses / Average loans and leases	0.06	0.05	63	0.09	0.11	60	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	18.13	20.17	55	6.74	17.77	29	12.91	42.12	17	15.40	41.80	22	16.67	51.25	22
Earnings coverage of net loan and lease losses (X)	35.99	-10.45	66	14.68	41.28	39	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.01	66	0.01	0.02	60	0.03	0.04	59	0.02	0.02	61	0.01	0.01	57
Real estate loans secured by 1-4 family	0.05	-0.01	92	0.02	0.01	70	0.07	0.01	91	0.05	0.02	76	0.02	0.01	64
Revolving	0	-0.01	61	0.05	0	87	0.05	0	84	0	0.02	27	0	0.02	44
Closed-end	0.05	0	91	0.02	0.01	69	0.07	0.01	88	0.05	0.02	80	0.02	0.01	66
Commercial real estate loans	-0.02	0.02	12	0	0.03	37	0	0.05	29	0	0.02	52	0.01	0.01	58
Construction and land development	0	-0.01	63	0	-0.01	33	0	0	34	0	-0.02	41	0	-0.02	35
1-4 family	0	0	55	0	0	52	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	29	0	-0.01	31	0	-0.02	37	0	-0.02	35
Multifamily	0.06	0	95	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	-0.07	0.03	4	0	0.04	30	0	0.07	25	0	0.03	50	0.01	0.02	61
Owner-occupied	0.02	0	86	0	0.01	26	0	0.01	24	0	0.01	26	0	0.01	43
Other	-0.08	0.02	2	0	0.03	23	0	0.04	23	0.01	0.01	67	0.01	0.01	75
Real estate loans secured by farmland			0			0		0.01			0.01			0	
Commercial and industrial loans	0.67	0.10	90	0.62	0.17	88	0.50	0.20	84	0.74	0.27	87	0.58	0.18	89
Loans to individuals	0.15	0.47	39	0.25	0.74	30	0.27	0.66	36	0.10	0.74	13	0.45	0.71	46
Credit card loans	0	0.94	21		2.09		0	1.71	15		1.89			1.65	
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases		0.23			0.14			0.44			0.14			0.28	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		8,547		19,063		24,868		13,265		15,409					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		4,314		13,502		8,156		7,375		2,789					
Total past due and nonaccrual loans and leases		12,861		32,565		33,024		20,640		18,198					
Restructured 30–89 days past due		409		967		11,881		1,015		760					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		0		1,631		91		0		101					
Total restructured loans and leases		409		2,598		11,972		1,015		861					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		41,153		29,608		44,600		21,713		16,045					
Other real estate owned		0		0		0		0		92					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.14	0.18	52	0.29	0.27	61	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
90+ days past due loans and leases	0	0.03	20	0	0.04	16	0	0.04	17	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.07	0.52	8	0.20	0.53	14	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6
90+ days past due and nonaccrual loans and leases	0.07	0.58	8	0.20	0.59	14	0.13	0.67	8	0.12	0.54	14	0.06	0.54	6
30–89 days past due restructured	0.01	0	89	0.01	0	86	0.19	0	98	0.02	0	86	0.02	0.01	80
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.09	8	0.02	0.08	38	0	0.09	16	0	0.07	8	0	0.10	14
30–89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.14	0.18	52	0.29	0.27	61	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
90+ days past due assets	0	0.03	20	0	0.04	16	0	0.04	17	0	0.03	15	0	0.03	14
Nonaccrual assets	0.07	0.53	8	0.20	0.54	14	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6
30+ days past due and nonaccrual assets	0.21	0.79	11	0.49	0.88	25	0.53	0.95	27	0.33	0.87	14	0.36	0.88	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.39	8	0.15	0.43	16	0.09	0.47	11	0.09	0.39	16	0.04	0.39	7
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.43	7	0.15	0.48	15	0.09	0.52	8	0.09	0.45	13	0.04	0.45	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.54	53	0.49	0.58	45	0.73	0.63	64	0.37	0.56	32	0.29	0.59	21
Allowance for loan and lease losses	65.63	65.65	57	59.55	72.32	47	86.56	72.10	68	48.78	92.08	28	31.58	95.97	15
Equity capital + allowance for loan and lease losses	5.91	4.89	67	6.45	5.37	69	9.39	5.64	81	5.97	4.77	69	3.37	5.09	35
Tier 1 capital + allowance for loan and lease losses	5.12	5.37	52	5.15	5.86	46	7.52	6.21	67	3.91	5.30	38	2.43	5.65	20
Loans and leases + other real estate owned	0.76	0.83	56	0.66	0.81	44	1.04	0.92	65	0.49	0.78	29	0.39	0.82	21

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.12	0.16	50	0.25	0.28	56	0.40	0.25	76	0.21	0.28	47	0.32	0.29	65
	90+ days past due		0	0.03	26	0	0.04	22	0	0.04	25	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.07	0.55	7	0.14	0.56	10	0.10	0.63	8	0.06	0.45	9	0.04	0.48	5
Commercial and industrial	30–89 days past due		0.43	0.10	90	0.55	0.16	88	0.44	0.15	88	0.22	0.22	60	0.15	0.23	50
	90+ days past due		0	0.01	34	0	0.01	29	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.08	0.58	24	0.58	0.56	65	0.39	0.61	47	0.82	0.74	67	0.27	0.61	35
Individuals	30–89 days past due		0	0.31	9	0	0.40	6	0.27	0.52	41	0.15	0.60	25	0	0.68	6
	90+ days past due		0	0.01	34	0	0.02	31	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.12	17	0	0.16	15	0	0.14	16	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.28			0.07			0.10			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.27			0.55			0.57			0.80			0.46	
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due			0.30			0.32			0.67			0.28			0.18	
	90+ days past due			0.01			0			0			0			0	
	Nonaccrual.....			0.21			0.07			0.10			0.04			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.12	0.25	37	0.26	0.38	47	0.27	0.46	41	0.43	0.53	52	0.52	0.52	61
	90+ days past due	0	0.04	28	0	0.06	26	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.07	0.59	9	0.28	0.66	21	0.17	0.67	10	0.12	0.55	12	0.08	0.61	9
Revolving	30–89 days past due	0	0.19	15	0.08	0.27	35	0.10	0.25	43	0.13	0.36	31	0.22	0.36	47
	90+ days past due	0	0.01	40	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.12	0.44	32	0.07	0.44	24	0.14	0.46	32	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.12	0.23	40	0.27	0.40	51	0.28	0.48	41	0.45	0.56	52	0.53	0.54	61
	90+ days past due	0	0.04	30	0	0.07	28	0	0.06	29	0	0.05	29	0	0.05	24
Junior lien	30–89 days past due	0.06	0.61	10	0.29	0.68	22	0.17	0.69	9	0.13	0.57	14	0.08	0.64	14
	Nonaccrual	0	0.01	58	0.01	0.01	65	0	0.01	42	0.01	0.02	58	0.02	0.02	60
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.02	41	0.01	0.03	43	0.01	0.03	44	0	0.03	34	0.01	0.03	40
Commercial real estate	30–89 days past due	0.12	0.11	64	0.23	0.20	67	0.49	0.14	87	0.04	0.15	28	0.13	0.16	56
	90+ days past due	0	0.01	39	0	0.02	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.07	0.49	22	0.03	0.45	11	0.04	0.57	14	0.01	0.34	11	0.01	0.41	9
Construction and development	30–89 days past due	0	0.10	31	0.48	0.17	86	0.17	0.16	72	0	0.20	22	0	0.17	21
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.14	24	0	0.29	19	0	0.21	21	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due	0	0.01	41	0	0.05	35	0.17	0.03	89	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	42	0	0.03	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.07	33	0.48	0.09	89	0	0.09	30	0	0.12	26	0	0.06	28
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.08	27	0	0.20	22	0	0.16	23	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.04	40	0.13	0.07	83	0	0.03	39	0	0.03	38	0.04	0.03	80
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.11	34	0.03	0.04	77	0.03	0.10	69	0.03	0.03	78	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.19	0.10	77	0.23	0.20	67	0.75	0.14	92	0.06	0.13	39	0.21	0.17	70
	90+ days past due	0	0.01	40	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.12	0.55	28	0.03	0.57	12	0.05	0.73	12	0	0.36	10	0.01	0.52	11
Owner Occupied	30–89 days past due	0.01	0.03	55	0.07	0.06	65	0	0.05	36	0.06	0.06	58	0.02	0.08	44
	90+ days past due	0	0.01	42	0	0.01	40	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0	0.21	8	0.03	0.24	22	0	0.27	6	0	0.19	15	0	0.20	17
Other	30–89 days past due	0.18	0.06	82	0.16	0.11	73	0.75	0.06	95	0	0.05	18	0.18	0.07	81
	90+ days past due	0	0	44	0	0.01	42	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.12	0.31	51	0	0.23	12	0.05	0.33	40	0	0.14	14	0.01	0.22	31
Farmland	30–89 days past due		0.04			0.19			0.08			0.21			0.09	
	90+ days past due		0			0.02			0			0.01			0	
	Nonaccrual		1.02			1.17			1.19			1.06			0.49	
Credit card	30–89 days past due	0	0.83	21		0.83			0	1.02	19		0.87			1.03
	90+ days past due	0	0.07	34		0.22			0	0.22	27		0.18			0.26
	Nonaccrual	0	0.01	45		0.05			0	0.02	46		0			0.07

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	29,305	27,355	28,131	-42,119	-44,455
Retained earnings	720,536	635,202	655,477	553,057	637,729
Accumulated other comprehensive income (AOCI)	-43,267	-53,207	-69,625	-68,735	-71,897
Common equity tier 1 minority interest	137,984	181,307	162,053	229,001	132,049
Common equity tier 1 capital before adjustments/deductions	844,558	790,657	776,036	671,204	653,426
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	88,344	94,431	89,929	70,266	8,450
Accumulated other comprehensive income-related adjustments	-43,268	-53,207	-69,625	-68,735	-72,510
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	799,482	749,433	755,732	669,673	717,486
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	799,482	749,433	755,732	669,673	717,486
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,217	7,217	7,217	7,217	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	18,588	24,430	21,825	30,817	30,484
Additional tier 1 capital before deductions	25,805	31,647	29,042	38,034	30,484
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	25,805	31,647	29,042	38,034	30,484
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	16,600	0	16,600	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	26,277	31,239	30,484	44,080	29,763
Allowance for loan and lease losses in tier 2 capital	70,449	74,287	72,189	61,782	58,372
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					211
Tier 2 capital before deductions	96,726	122,126	102,673	122,462	88,346
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	5,000	0	5,000	0
Tier 2 capital	96,726	117,126	102,673	117,462	88,346
Exited advanced approach tier 2 capital					
Total capital	922,013	898,206	887,447	825,169	836,316
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,013,901	8,874,994	8,917,427	7,786,044	6,628,882
Less: Deductions from common equity tier 1 capital	88,344	94,432	89,929	70,267	8,449
Less: Other deductions	23,303	67,190	54,428	68,752	44,516
Total assets for leverage ratio	8,902,254	8,713,372	8,773,070	7,647,025	6,575,917
Total risk-weighted assets	5,995,324	5,997,000	5,772,087	5,937,752	4,665,933
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	13.34	11.19	69	12.50	10.51
Common equity tier 1 capital, column B	0	0	50	0	0
Tier 1 capital, column A	13.77	11.81	66	13.02	11.19
Tier 1 capital, column B	0	0	50	0	0
Total capital, column A	15.38	13.66	57	14.98	12.79
Total capital, column B	0	0	50	0	0
Tier 1 leverage	9.27	9.56	44	8.97	9.63
Supplementary leverage ratio, advanced approaches HCs					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			3,123			2,227			5,034			4,981			4,297		40.23
Other insurance activities income			3,123			2,227			5,034			4,981			4,297		40.23
Insurance and reinsurance underwriting income			0			0			0			0			0		66.92
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			235,790			231,595			232,824			211,415			184,488		1.81
																	67.78

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	0			0			0			0			0					
Insurance activities revenue / Adjusted operating income	2.31	0.58	85	1.91	0.45	86	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89			
Premium income / Insurance activities revenue	0	0.03	47	0	0.02	47	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	100			100			100			100			50					
Other premium income / Total premium income	0			0			0			0			0			50		
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	34.16			33.71			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)																		
Insurance benefits, losses, expenses / Insurance premiums	92.63			30.33			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	26.34	11.55	98	27.08	11.13	98	27.09	11.01	98	27.48	11.53	97	22.77	13.70	90			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits.....		0.57			1.44			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases.....		-20.34			-62.63			5,672.05			-47.91			-27.26	
Total selected assets.....		-10.31			-35.96			6.04			-25.04			5.03	
Deposits		-43.67			43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	5	5	10	10	10	0.00	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	5	5	10	10	10	0.00	
Income (loss) before taxes	-5	-5	-10	-10	-10		
Applicable income taxes (credit)	-1	-1	-2	-2	-2		
Extraordinary items							
Income before undistributed income of subsidiaries	-4	-4	-8	-8	-8		
Equity in undistributed income of subsidiaries	47,732	21,870	58,192	54,719	22,737	118.25	188.50
Bank subsidiaries	0	0	0	0	0	0	
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	47,732	21,870	58,192	54,719	22,737	118.25	188.50
Net income (loss)	47,728	21,866	58,184	54,711	22,729	118.27	188.49
Memoranda							
Bank net income	0	0	0	0	0	0	
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	47,732	21,870	58,192	54,719	22,737	118.25	188.50

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		647,101	99.97	609,186	99.97	613,852	99.97	540,565	524,896	6.22	44.28
Common and preferred stock		647,101	99.97	609,186	99.97	613,852	99.97	540,565	524,896	6.22	44.28
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		161	0.02	171	0.03	165	0.03	176	208	-5.85	666.67
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		8	0	6	0	6	0	4	0	33.33	300.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		647,270	100.00	609,363	100.00	614,023	100.00	540,745	525,104	6.22	44.31
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	20	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	20	0	-100.00
Equity Capital		647,270	100	609,363	100	614,023	100	540,745	525,084	6.22	44.33
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		372,806	57.60	333,156	54.67	367,250	59.81	331,340	303,315	11.90	-16.87
Accumulated other comprehensive income		-27,065	-4.18	-31,119	-5.11	-42,139	-6.86	-37,795	-38,824		
Other equity capital components		301,529	46.58	307,326	50.43	288,912	47.05	247,200	260,593	-1.89	
Total liabilities and equity capital		647,270	100.00	609,363	100.00	614,023	100.00	540,745	525,104	6.22	44.31
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Profitability																
Net income / Average equity capital	15.14	12.54	80	8.08	7.29	55	10.07	9.11	61	7.14	10.58	16	2.73	11.03	1	
Bank net income / Average equity investment in banks		12.85			7.98			9.38			10.85				11.56	
Nonbank net income / Average equity investment in nonbanks		15.38			8.94			9.69			12.07				10.83	
Subsidiary HCs net income / Average equity investment in sub HCs	15.24	9.85	80	7.76	5.20	70	10.02	8.82	70	10.18	15.16	60	3.89	9.40	22	
Bank net income / Parent net income	0	102.74	3	0	107.53	2	0	104.93	3	0	103.77	3	0	104.73	2	
Nonbank net income / Parent net income	0	0.61	26	0	1.11	25	0	1.04	25	0	1.08	24	0	0.99	23	
Subsidiary holding companies' net income / Parent net income	100.01	93.75	40	100.02	107.06	37	100.01	101.16	44	100.01	92.33	40	100.04	90.39	44	
Leverage																
Total liabilities / Equity capital	0	11.52	2	0	10.50	2	0	11.62	1	0	9.66	2	0	9.50	5	
Total debt / Equity capital	0	5.82	24	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26	
Total debt + notes payable to subs that issued TPS / Equity capital	0	9.79	14	0	8.63	12	0	9.67	14	0	7.99	13	0	7.93	12	
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.82	24	0	4.80	24	0	5.79	23	0	3.97	27	0	3.98	26	
Total debt / Equity capital – excess over fair value	0	5.82	24	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26	
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28	
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45	
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46	
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt	0	23.81	22	0	14.95	25	0	20.97	23	0	14.37	26	0	15.49	26	
Double Leverage																
Equity investment in subs / Equity capital	99.97	104.95	36	99.97	104.70	33	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34	
Total investment in subs / Equity capital	99.97	105.27	34	99.97	105.03	32	99.97	104.82	33	99.97	104.48	34	99.96	104.38	34	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0	0.38	36	0	0.76	31	0	0.49	34	0	0.44	36	-0.01	0.36	32	
Equity investment in subs – equity cap / Net income-div (X)		1.20			2.61			1.45			1.47			1.18		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	20	117.90	13	20	133.56	7	20	121.76	6	20	153.39	6	20	113.37	8	
Cash from ops + noncash items + op expense / Op expense + dividend	20	138.87	16	0	144.11	2	-10	138.81	2	-210	152.31	2	1,970	123.74	98	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	20	93.76	20	0	115.42	10	-10	140.42	4	-210	105.99	2	1,970	108.88	99	
Pretax operating income + interest expense / Interest expense		1,355.69			2,971.36			2,318.94			17,211.14			1,631.73		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,307.49			1,683.42			1,435.81			2,481.22			1,015.91		
Dividends + interest from subsidiaries / Interest expense + dividends		116.06			160.27			137			196.13			140.89		
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37	
Net income / Current part of long-term debt + preferred dividends (X)		394.03			48.31			52.16			71.69			106.04		
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.03	2.30	41	0.03	1.73	46	0.03	2.19	43	0.03	1.59	46	0	1.59	31	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0			0			0			0			0		
Nonaccrual		0			0			0			8.16			0.70		
Total		0			0			0			8.16			0.70		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49	
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	0.07	31	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		77.66			77.32			79.13			65.39				87.25
Dividends declared / Net income.....	0	22.10	9	0	38.61	9	0	29.39	7	0	25.65	7	0	24.10	9
Net income – dividends / Average equity.....	15.14	9.56	91	8.08	4.43	82	10.07	6.36	83	7.14	7.61	42	2.73	8.12	4
Percent of Dividends Paid															
Dividends from bank subsidiaries		135.93			139.95			130.75			160.93				131.90
Dividends from nonbank subsidiaries		0.84			1.38			3.01			2.59				2.83
Dividends from subsidiary holding companies.....		0			0			0			0				0
Dividends from all subsidiaries		146.59			173.71			158.62			209.89				144.51
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		31.44			57.41			43.52			45.88				33.37
Interest income from bank subsidiaries.....		0.02			0.07			0.05			0.09				0.11
Management and service fees from bank subsidiaries		0.35			0.33			0.57			0.47				0.32
Other income from bank subsidiaries.....		0			0.01			0			0				0.01
Operating income from bank subsidiaries.....		33.38			62.34			51.02			48.40				35.67
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		51.33			71.47			99.52			76.61				80.47
Interest income from nonbank subsidiaries.....		0.01			0.05			0.07			0.91				0.31
Management and service fees from nonbank subsidiaries		0			0.01			0.02			0.02				0.17
Other income from nonbank subsidiaries.....		0.01			0			0.11			0.01				0.06
Operating income from nonbank subsidiaries		54.11			74.51			105.70			83.73				96.62
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	40.90	30	0	50.90	25	0	29.39	30	0	65.48	20	0	43.51	22
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	45	0	0	44
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	44
Operating income from subsidiary holding companies.....	0	40.90	30	0	50.90	25	0	29.39	30	0	65.48	20	0	43.66	22
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		70.62			72.91			76.69			77.61				72.95
Interest income from bank subsidiaries.....		0.60			0.85			0.11			0.23				0.55
Management and service fees from bank subsidiaries		1.34			1.26			0.96			0.75				0.59
Other income from bank subsidiaries.....		0.01			0.01			0.01			0.01				0.01
Operating income from bank subsidiaries		82.01			84.25			84.80			94.06				89.39
Dividends from nonbank subsidiaries		0.74			1.39			1.76			1.13				2.65
Interest income from nonbank subsidiaries.....		0			0			0			0				0
Management and service fees from nonbank subsidiaries		0			0			0			0				0
Other income from nonbank subsidiaries.....		0			0			0			0				0
Operating income from nonbank subsidiaries		1.19			2.17			2.06			1.56				3.33
Dividends from subsidiary holding companies.....		0			0			0			0				0
Interest income from subsidiary holding companies.....		0			0			0			0				0
Management and service fees from subsidiary holding companies.....		0			0			0			0				0
Other income from subsidiary holding companies.....		0			0			0			0				0
Operating income from subsidiary holding companies.....		0			0			0			0				0
Loans and advances from subsidiaries / Short term debt.....		393.33			645.18			400.31			1,178.56				854.19
Loans and advances from subsidiaries / Total debt		37.96			62.48			59.71			70.71				81.26